

**President's Advisory Council  
on  
Financial Capability for Young Americans  
Member Biographies**

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**John W. Rogers, Jr.**  
Ariel Investments

Chair, President's Advisory Council on Financial Capability for Young Americans

John W. Rogers, Jr., is the Chairman, CEO, and Chief Investment Officer of Ariel Investments. Mr. Rogers was previously Chair of the President's Advisory Council on Financial Capability from 2010 to 2013. Mr. Rogers currently serves as a board member of Exelon Corporation and McDonald's Corporation. Additionally, he is a director of the Chicago Urban League, a trustee of The University of Chicago, Chairman of the Board of Directors for The University of Chicago Laboratory Schools, and a member of the board of the Nathan Cummings Foundation, where he serves on the Investment Committee. Mr. Rogers was previously Chair of the President's Advisory Council on Financial Capability from 2010 to 2013. Mr. Rogers served as a Co-Chair for the Obama-Biden Presidential Inaugural Committee in 2009. He received an A.B. from Princeton University.



**José Cisneros**

City and County of San Francisco

Vice Chair, President's Advisory Council on Financial Capability for Young Americans

José Cisneros is the elected Treasurer of the City and County of San Francisco, a position he has held since 2004. Mr. Cisneros also serves on the Federal Deposit Insurance Corporation Advisory Committee on Economic Inclusion, the California Debt and Investment Advisory Commission, and is President of the League of California Cities. Previously, Mr. Cisneros served as Deputy General Manager for the San Francisco Municipal Transportation Agency. Prior to this, he worked for IBM Corporation and Lotus Development Corporation as a Senior International Product Manager, and was an Assistant Vice President at Bank of Boston. He received a B.S. from the Sloan School of Management at the Massachusetts Institute of Technology.



**Theodore J. Beck**  
National Endowment for Financial Education

Theodore J. Beck is the President and CEO of the National Endowment for Financial Education (NEFE), a position he has held since 2005. Mr. Beck also serves on the Federal Deposit Insurance Corporation Advisory Committee on Economic Inclusion, and as Chairman of the board of the Jump\$tart Coalition for Personal Financial Literacy. In 2010, he was appointed to the President's Advisory Council on Financial Capability and was Chair of its Research and Evaluation Committee. In 2008, he was appointed to serve as a Member of the President's Advisory Council on Financial Literacy and served as Chair of the Outreach Subcommittee. Prior to his appointment at NEFE, Mr. Beck served as Associate Dean of Executive Education and Corporate Relations at the University of Wisconsin-Madison School of Business. Prior to joining the University in 1999, he spent more than 20 years in various positions for Citibank/Citigroup, including Managing Director and Market Manager. Mr. Beck received a B.A. from the University of Notre Dame and an M.B.A. from the University of Wisconsin School of Business.



**Sherry Salway Black**  
National Congress of American Indians

Sherry Salway Black is the Director of the Partnership for Tribal Governance at the National Congress of American Indians. Previously, she was the Senior Vice President of First Nations Development Institute. Ms. Black is a member of the Honoring Nations Board of Governors. She also serves on the boards of First Peoples Fund, the Johnson Scholarship Foundation, and the Hitachi Foundation. Ms. Black is a member of the Oglala Lakota Nation in Pine Ridge, South Dakota. Ms. Black was a Member of the President's Advisory Council on Financial Capability from 2011 to 2013. She received a B.S. from East Stroudsburg University and an M.B.A. from the Wharton School of Business at the University of Pennsylvania.



**John Hope Bryant**  
Operation Hope

John Hope Bryant is the Founder, Chairman, and CEO of Operation HOPE, a nonprofit founded in 1992. He is also the Co-Founder of Global Dignity and a member of the Forum of Young Global Leaders and Global Agenda Council for the World Economic Forum. He served as Member of the President's Advisory Council on Financial Capability from 2010 to 2013. Prior to this, Mr. Bryant served as the Vice Chair of the President's Advisory Council on Financial Literacy (PACFL) and as the Chairman of PACFL's Committee on the Underserved.



**Anna Maria Chávez**  
Girl Scouts of the USA

Anna Maria Chávez is the CEO of Girl Scouts of the USA. Prior to her current role, Ms. Chávez served as CEO of Girl Scouts of Southwest Texas. Before joining Girl Scouts, she held various roles for the State of Arizona, including Deputy Chief of Staff for Urban Relations and Community Development for former Governor Janet Napolitano, Director of Intergovernmental Affairs, in-house Counsel, and Assistant Director for the Division of Aging and Community Services at the Arizona Department of Economic Security. Before working for the State of Arizona, Ms. Chávez worked as Senior Policy Advisor to former U.S. Secretary of Transportation Rodney E. Slater. She served as Chief of Staff to the Deputy Administrator at the Small Business Administration (SBA) and Chief of Staff for the Office of Government Contracting and Minority Enterprise Development at SBA. From 1996 to 1998, Ms. Chávez acted as Legal Counsel for the Federal Highway Administration. She received a B.A. from Yale University and a J.D. from the James E. Rogers College of Law at the University of Arizona.



**Michael L. Corbat**  
Citigroup, Inc.

Michael L. Corbat is the Chief Executive Officer of Citigroup, Inc., a position he has held since 2012. Mr. Corbat has been at Citi, and its predecessor companies, for the last thirty years. He has held a number of leadership positions, including CEO of Europe, Middle East and Africa from 2011 to 2012, CEO of Citi Holdings from 2009 to 2011, CEO of Citi's Global Wealth Management from 2008 to 2009, and Head of Global Corporate Bank and Global Commercial Bank in 2008. He also served as Head of Global Emerging Markets Debt, Head of Global Relationship Bank, Head of EM Sales & Trading and Capital Markets, and Head of EM Sales & Fixed Income Origination. He received a B.A. from Harvard University. Citi, through specialized units including the Citi Foundation, Citi Microfinance, and Citi Community Development, focuses on working across business lines, to broaden financial access for traditionally underserved communities and drive the global conversation about financial inclusion and financial capability with thought leadership, research, and support for innovative programs.



**Kerry N. Doi**  
Pacific Asian Consortium in Employment

Kerry N. Doi has served as President and CEO of the Pacific Asian Consortium in Employment since 1976. Mr. Doi is also a board member of the Los Angeles Housing Partnership and the California Community Economic Development Association. From 2009 to 2011, Mr. Doi served on the Federal Reserve Board's Consumer Advisory Council. He is a founding member of the National Coalition for Asian Pacific American Community Development. Mr. Doi received a B.S. from California State University, Long Beach.





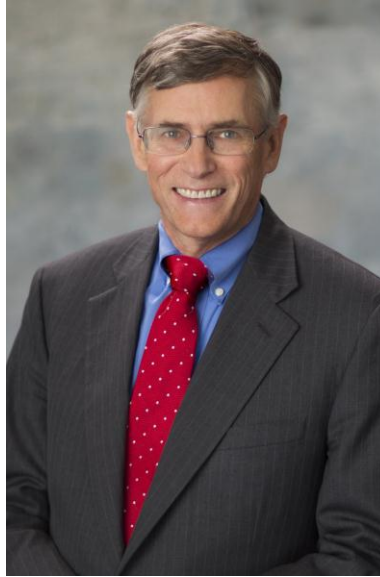
**Robert J. Glovsky**  
The Colony Group

Robert J. Glovsky is Vice Chair and a Principal of The Colony Group, positions he has held since 2012. Previously, from 1998 to 2012, he was a founder and President of Mintz Levin Financial Advisors. Mr. Glovsky is the Director Emeritus of Boston University's Financial Planning Program. He serves as a charter member of the Fidelity Institutional Wealth Services Advisor Council and is a former member of the Fidelity Research Institute's Advisory Council. He served on the Certified Financial Planner Board of Standards where he held the position of Chair of the Board of Examiners and then subsequently Chair of the Board of Directors. Mr. Glovsky received a B.A. from Dartmouth College and an LL.M and a J.D. from Boston University School of Law.



**Ted Gonder**  
Moneythink

Ted Gonder is the CEO of Moneythink, an organization he co-founded in 2009. In 2012, Mr. Gonder served as Entrepreneur-in-Residence at the U.S. Citizenship and Immigration Services at the Department of Homeland Security (DHS). Prior to serving at DHS, he founded The University of Chicago Entrepreneurship Society and Project Cooldown. Mr. Gonder has also worked for several startup companies, including Kauffman Foundation. He received a B.A. from The University of Chicago.



**Richard G. Ketchum**  
FINRA

Richard G. Ketchum is the Chairman and CEO of the Financial Industry Regulatory Authority (FINRA). Prior to joining FINRA, Mr. Ketchum was CEO of NYSE Regulation, Inc., Chief Regulatory Officer of the New York Stock Exchange (NYSE), and General Counsel of the Corporate and Investment Bank of Citigroup, Inc. Prior to Citigroup, he served as President of the National Association of Securities Dealers and The NASDAQ Stock Market, Inc. He also worked at the U.S. Securities and Exchange Commission for 14 years, where he served as Director of the Division of Market Regulation for eight years. He served as a Member of the President's Advisory Council on Financial Capability from 2010 to 2013. Mr. Ketchum received a B.A. from Tufts University and a J.D. from New York University School of Law.



**Beth Kobliner**  
Financial Journalist/ Author

Beth Kobliner is a personal finance journalist who focuses on making money matters understandable to all Americans, and is author of the *New York Times* bestseller, *Get a Financial Life: Personal Finance in Your Twenties and Thirties*, and the forthcoming book, *Make Your Kid a Money Genius (Even If You're Not)*, both from Simon & Schuster. She has written about a range of personal finance topics for publications including *The New York Times*, *Money*, *Parade*, *Reader's Digest*, *Glamour*, and *Redbook*, and currently writes a column about kids and money for *The Huffington Post* and *Mint.com*. She has been a regular contributor on public radio's *Marketplace* and *The Takeaway*, and a repeat guest on NBC's *Today* show, CNN, and MSNBC.

Kobliner served as content expert for Sesame Workshop's financial education initiative (*For Me, for You, for Later*), and had the privilege of teaching Elmo money lessons on air. She was a member of President Obama's Advisory Council on Financial Capability from 2010 to 2012, and, as chair of its *Money as You Grow* working group, spearheaded the creation of [MoneyAsYouGrow.org](http://MoneyAsYouGrow.org), an interactive financial education tool that has had more than a million visits. She is a graduate of Brown University.



**Lillian M. Lowery**  
Maryland State Department of Education

Dr. Lillian M. Lowery is the Maryland State Superintendent of Schools and Secretary-Treasurer of the State Board. Dr. Lowery has worked in various education institutions and programs since 1976. Prior to becoming Secretary of Education, she served for three years as the Superintendent of the Christina School District in New Castle County, DE. She has served as an Assistant Superintendent in Fairfax County, VA, and an Area Superintendent in Fort Wayne, IN. She began her career as an English teacher at the middle and high school levels in Virginia. A graduate in English and Secondary Education at North Carolina Central University, Dr. Lowery received her Masters of Education in Curriculum and Instruction at the University of North Carolina, and her Doctorate in Educational Leadership and Policy Studies from Virginia Polytechnic and State University.



**Kilandigalu (Kay) M. Madati**  
Black Entertainment Television (BET)

Kilandigalu (Kay) M. Madati is the Executive Vice President, Digital Media & Chief Digital Officer of the BET Network, a position he attained in October 2014. From 2011 to September 2014, he was the Head of Entertainment & Media on the Global Marketing Solutions team at Facebook. From 2008 to 2011, Mr. Madati was the Vice President of Audience Experience at CNN Worldwide. Previously, from 2007 to 2008, Mr. Madati was the Vice President of Marketing at Community Connect, Inc. Mr. Madati began his career with BMW of North America where he held various positions, including Regional Marketing and Operations Manager from 2002 to 2004, Relationship and Multicultural Marketing Manager from 1999 to 2002, Sales and Marketing Manager from 1997 to 1999, and Management Associate from 1996 to 1997. Mr. Madati received a B.A. from Georgetown University.



**Marc H. Morial**  
National Urban League

Marc H. Morial is President and CEO of the National Urban League. He has served as a Louisiana State Senator, Mayor of New Orleans, and President of the bi-partisan U.S. Conference of Mayors, where he served during the 9/11 crisis. Earlier in his career, Mr. Morial practiced law and taught Constitutional Law and Business Law at Xavier University. He served as a Member of the President's Advisory Council on Financial Capability from 2012 to 2013. Mr. Morial received a B.A from the University of Pennsylvania and a J.D. from Georgetown University Law Center.



**Deanna M. Mulligan**  
The Guardian Life Insurance Company of America

Deanna M. Mulligan is the President and CEO of The Guardian Life Insurance Company of America, a position she has held since 2011. Prior to this position, she held various positions at Guardian Life, including President and Chief Operating Officer from 2010 to 2011 and Executive Vice President from 2008 to 2010. Previously, she was the Founder and President of DMM Management Solutions, LLC from 2007 to 2008. Ms. Mulligan was the Senior Vice President of Life & Annuity at New York Life Insurance Company from 2006 to 2007, and the Executive Vice President of Market & Product Development at AXA Equitable from 2001 to 2004. Ms. Mulligan received a B.A. from the University of Nebraska and an M.B.A. from the Stanford University Graduate School of Business.





**Carol E. Quillen**  
Davidson College

Carol E. Quillen is the President of Davidson College, a position she has held since 2011. Previously, Dr. Quillen was Vice President for International and Interdisciplinary Initiatives at Rice University. At Rice University, Dr. Quillen was also a member of the history faculty, Director of the University's Boniuk Center for the Study and Advancement of Religious Tolerance, and Vice Provost for Academic Affairs. She received a B.A. from The University of Chicago and a Ph.D. from Princeton University.



**Amy Rosen**  
Network for Teaching Entrepreneurship

Amy Rosen is President and CEO of the Network for Teaching Entrepreneurship, a position she has held since 2008. She is the Vice-Chair of the World Economic Forum's policy council on youth unemployment and a member of the Council on Foreign Relations. Ms. Rosen was the Vice Chair of the President's Advisory Council on Financial Capability from 2011 to 2013. Ms. Rosen served as a Fellow at the Broad Urban Superintendents Academy and as the Chief Operating Officer for New Visions for Public Schools. Ms. Rosen also served as a Director of the Amtrak Board of Directors, Vice Chairman of the NJ Transit Board of Directors, Deputy Commissioner of the NJ Department of Transportation, and Senior Vice President of Lockheed Martin Information Management Services. Ms. Rosen received a B.A. from Pitzer College.



**Charles W. Scharf**  
Visa

Charles W. Scharf is the CEO and a Corporate Director of Visa Incorporated. From 2011 to 2012, Mr. Scharf was a Managing Director of One Equity Partners, the private investment arm of JPMorgan Chase & Co. From 2004 to 2011, Mr. Scharf served as CEO of Retail Financial Services at JPMorgan Chase & Co. He was CEO of the retail division of Bank One Corporation from 2002 to 2004. Mr. Scharf also served as Chief Financial Officer (CFO) of Bank One Corporation from 2000 to 2002. Prior to Bank One, he was CFO of the Global Corporate and Investment Bank division at Citigroup, Inc. from 1999 to 2000. From 1995 to 1999, he was the CFO of Salomon Smith Barney and its predecessor company. Mr. Scharf received a B.A. from The Johns Hopkins University and an M.B.A. from New York University.



**Brad D. Smith**  
Intuit

Brad Smith was named Intuit's president and chief executive officer in January 2008, culminating a five-year rise through the company where he successfully led several of its major businesses. Intuit's mission is to improve its customers' financial lives so profoundly, they couldn't imagine going back to the old way. Its products and services simplify the business of life for more than 60 million consumers, small businesses and accounting professionals around the world. Under Smith's leadership, Intuit has cultivated an agile, experimentation culture, despite being a 30-year-old Silicon Valley company. This start-up mindset, combined with the ability to reinvent and transform itself along the way, has established Intuit as an innovative company that is consistently ranked as one of the top 100 best places to work, and among the most-admired software companies each year. Before being named CEO, Smith was senior vice president and general manager of Intuit's Small Business Division, which included the portfolio of QuickBooks, Quicken and Payroll products. Previously he led the company's Consumer Tax Group, which produces TurboTax, the nation's leading consumer tax preparation software. He began his Intuit career leading the Accountant Central community, cultivating relationships and delivering services for accounting professionals. Smith earned his master's degree in management from Aquinas College in Michigan and a bachelor's degree in business administration from Marshall University in West Virginia.



**Regina Stanback Stroud**  
Skyline College

Dr. Regina Stanback Stroud, President of Skyline College, has been an educator in the California Community Colleges for more than twenty five years. She began as a professor of nursing, and continued to become the Dean of Workforce and Economic Development at Mission College in Santa Clara and the Vice President of Instruction at Skyline College in San Bruno, California. Her experience in state policy includes a five year tenure with the Academic Senate for California Community Colleges. Dr. Stanback Stroud currently serves as a Visiting Assistant Professor in the Mills College Educational Leadership graduate program and as an Adjunct Professor in the San Francisco State University Educational Leadership Doctoral Program. She holds a Bachelor's Degree in Nursing Sciences from Howard University in Washington DC, a Master's Degree in Human Relations from Golden Gate University in San Francisco, a Master's and a Doctorate Degree in Educational Leadership from Mills College in Oakland, California.



**Jason W. Young**  
Mindblown Labs

Jason W. Young is co-founder and CEO of Mindblown Labs, a social enterprise that uses gaming to teach young people about personal finance and other 21st century skills. He is also the Founder and President of Hidden Genius Project, a year-round mentoring and youth workforce development program. In 2010, he founded Zindagi, LLC, an education technology company that produced web-based financial literacy software for families with students aged 9 to 13. Previously, Mr. Young was a Product Manager at Nvest, Inc. from 2007 to 2009. He held various positions at Merrill Lynch Global Private Client, including Corporate Strategy and Business Development Analyst from 2006 to 2007 and Wrap Finance Senior Specialist from 2004 to 2006. Mr. Young founded New World Tutorial Services where he was a Private Tutor from 1997 to 2002. He also founded J.W. Young and Associates Travel Agency where he worked as a Travel Agent from 1995 to 1997. Mr. Young received an A.B. from Harvard University.

## Federal Official Biographies

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**Secretary Jack Lew**  
U.S. Department of Treasury

Jack Lew was confirmed by the United States Senate on February 27, 2013, to serve as the 76th Secretary of the Treasury. Secretary Lew previously served as White House Chief of Staff. Prior to that role, Lew was the Director of the Office of Management and Budget (OMB), a position he also held in President Clinton's Cabinet from 1998 to 2001. Before returning to OMB in 2010, Lew first joined the Obama Administration as Deputy Secretary of State for Management and Resources.

Before joining the State Department, Lew served as managing director and chief operating officer for two different Citigroup business units. Prior to that, he was executive vice president and chief operating officer of New York University, where he was responsible for budget, finance, and operations, and served as a professor of public administration. From 2004 through 2008, Lew served on the Board of Directors of the Corporation for National and Community Service and chaired its Management, Administration, and Governance Committee.

As OMB Director from 1998 to 2001, Lew led the Administration budget team and served as a member of the National Security Council. During his tenure at OMB, the U.S. budget operated at a surplus for three consecutive years. Earlier, Lew served as OMB's Deputy Director and was a member of the negotiating team that reached a bipartisan agreement to balance the budget. As Special Assistant to President Clinton from 1993 to 1994, Mr. Lew helped design Americorps, the national service program.

Lew began his career in Washington in 1973 as a legislative aide. From 1979 to 1987, he was a principal domestic policy advisor to House Speaker Thomas P. O'Neill, Jr, when he served the House Democratic Steering and Policy Committee as Assistant Director and then Executive Director. He was the Speaker's liaison to the Greenspan Commission, which negotiated a bipartisan solution to extend the solvency of Social Security in 1983, and he was responsible for domestic and economic issues, including Medicare, budget, tax, trade, appropriations, and energy issues.

Before joining the Obama Administration, Lew co-chaired the Advisory Board for City Year New York and was on the boards of the Kaiser Family Foundation, the Center on Budget and Policy Priorities, the Brookings Institution Hamilton Project, and the Tobin Project. He is a member of the Council on Foreign Relations, the National Academy of Social Insurance, and of the bar in Massachusetts and the District of Columbia.





**Secretary Arne Duncan**  
U.S. Department of Education

Arne Duncan is the ninth U.S. secretary of education. He has served in this post since his confirmation by the U.S. Senate on Jan. 20, 2009, following his nomination by President Barack Obama.

Duncan's tenure as secretary has been marked by a number of significant accomplishments on behalf of American students and teachers. He helped to secure congressional support for President Obama's investments in education, including the American Recovery and Reinvestment Act's \$100 billion to fund 325,000 teaching jobs, increases in Pell grants, reform efforts such as Race to the Top and Investing in Innovation, and interventions in low-performing schools. Additionally, he has helped secure an additional \$10 billion to avoid teacher layoffs; the elimination of student loan subsidies to banks; and a \$500 million national competition for early learning programs. Under Duncan's leadership at the Department, the Race to the Top program has the incentives, guidance, and flexibility it needs to support reforms in states. The Department also has focused billions of dollars to transform struggling schools, prompting nearly 1,000 low-performing schools nationwide to recruit new staff, adopt new teaching methods, and add learning time. He has led new efforts to encourage labor and management to work together as never before, and their new collaboration is helping to drive reform, strengthen teaching, create better educational options, and improve learning. During Duncan's tenure, the Department has launched a comprehensive effort to transform the teaching profession.

In support of President Obama's goal for the United States to produce the highest percentage of college graduates by the year 2020, Duncan has helped secure increases in the Pell grant program to boost the number of young Americans attending college and receiving postsecondary degrees. He has begun new efforts to ensure that colleges and

universities provide more transparency around graduation, job placement, and student loan default rates. With the income-based repayment program introduced during Duncan's tenure, student loan payments are being reduced for college graduates in low-paying jobs, and loans will be forgiven after 10 years for persons in certain public service occupations, such as teachers, police officers and firefighters.

Before becoming secretary of education, Duncan served as the chief executive officer of the Chicago Public Schools (CPS), a position he held from June 2001 through December 2008. In that time, he won praise for uniting education reformers, teachers, principals and business stakeholders behind an aggressive education reform agenda that included opening more than 100 new schools, expanding after-school and summer learning programs, closing down underperforming schools, increasing early childhood and college access, dramatically boosting the caliber of teachers, and building public-private partnerships around a variety of education initiatives. Duncan is credited with significantly raising student performance on national and state tests, increasing graduation rates and the numbers of students taking Advanced Placement courses, and boosting the total number of scholarships secured by CPS students to more than \$150 million. Also during his leadership of CPS, the district was recognized for its efforts to bring top teaching talent into the city's classrooms, where the number of teachers applying for positions almost tripled.

Prior to joining the Chicago Public Schools, from 1992 to 1998, Duncan ran the nonprofit education foundation Ariel Education Initiative, which helped fund a college education for a class of inner-city children under the I Have A Dream program. He was part of a team that later started a new public elementary school built around a financial literacy curriculum, the Ariel Community Academy, which today ranks among the top elementary schools in Chicago. From 1987 to 1991, Duncan played professional basketball in Australia, where he also worked with children who were wards of the state.

Duncan graduated magna cum laude from Harvard University in 1987, after majoring in sociology. He was co-captain of Harvard's basketball team and was named a first team Academic All-American.

Duncan is married to Karen Duncan, and they have two children who attend public school in Arlington, Va.



**Director Richard Cordray**  
Consumer Financial Protection Bureau

Richard Cordray serves as the first Director of the Consumer Financial Protection Bureau. He previously led the Bureau's Enforcement Division.

Prior to joining the Bureau, Mr. Cordray served on the front lines of consumer protection as Ohio's Attorney General. Mr. Cordray recovered more than \$2 billion for Ohio's retirees, investors, and business owners and took major steps to help protect its consumers from fraudulent foreclosures and financial predators. In 2010, his office responded to a record number of consumer complaints, but Mr. Cordray went further and opened that process for the first time to small businesses and non-profit organizations to ensure protections for even more Ohioans. To recognize his work on behalf of consumers as Attorney General, the Better Business Bureau presented Mr. Cordray with an award for promoting an ethical marketplace.

Mr. Cordray also served as Ohio Treasurer and Franklin County Treasurer, two elected positions in which he led state and county banking, investment, debt, and financing activities. As Ohio Treasurer, he resurrected a defunct economic development program that provides low-interest loan assistance to small businesses to create jobs, re-launched the original concept as GrowNOW, and pumped hundreds of millions of dollars into access for credit to small businesses. Mr. Cordray simultaneously created a Bankers Advisory Council to share ideas about the program with community bankers across Ohio.

Earlier in his career, Mr. Cordray was an adjunct professor at the Ohio State University College of Law, served as a State Representative for the 33rd Ohio House District, was the first Solicitor General in Ohio's history, and was a sole practitioner and Of Counsel to Kirkland & Ellis. Mr. Cordray has argued seven cases before the United States Supreme Court, including by special appointment of both the Clinton and Bush Justice

Departments. He is a graduate of Michigan State University, Oxford University, and the University of Chicago Law School. Mr. Cordray was Editor-in-Chief of the University of Chicago Law Review and later clerked for U.S. Supreme Court Justices Byron White and Anthony Kennedy.

Mr. Cordray lives in Grove City, Ohio with his wife Peggy – a Professor at Capital University Law School in Columbus – and twin children Danny and Holly.



**Melissa Koide**

U.S. Treasury Deputy Assistant Secretary for Consumer Policy and  
Executive Director of the Council

Melissa Koide joined the U.S. Treasury Department to serve as the Deputy Assistant Secretary responsible for matters concerning consumer policy.

In addition to leading Treasury's consumer policy agenda, Ms. Koide leads Treasury's efforts to examine emerging trends in financial services and the growing use of technology and data in financial services. Ms. Koide supports the Secretary in his leadership of the Financial Literacy and Education Commission, and she served as the Executive Director for the President's Advisory Council on Financial Capability.

Most recently, Ms. Koide was the Vice President of Policy at the Center for Financial Services Innovation, where she established and led the organization's Washington, DC policy office.